

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

District of Massachusetts

Case No. 08-18481

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sylvester Freitas Jr.
98 Holly Street
Gloucester, MA 01930

Social Security / Individual Taxpayer ID No.:

xxx-xx-0962

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/19/09

Frank J. Bailey
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0101-1
Case: 08-18481

User: chy
Form ID: b18

Page 1 of 1
Total Served: 21

Date Rcvd: Mar 19, 2009

The following entities were served by first class mail on Mar 21, 2009.

db +Sylvester Freitas, Jr., 98 Holly Street, Gloucester, MA 01930-1732
aty A.Rebecca Murray, Harmon Law Offices, PO Box 610345, Newton Highlands, MA 02461-0345
aty Gilbert B. Weisman, Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
aty +Joe M. Lozano, Jr., Brice, Vander Linden & Wernick, P.C., 9441 LBJ Freeway, Suite 350,
Dallas, TX 75243-4652
aty +Peter R. Kaplan, 60 Washington St, Suite 305, Salem, MA 01970-3516
aty Rian Vernon, Harmon Law Offices, PC, P.O. Box 610345, Newton Highlands, MA 02461-0345
tr +Joseph G. Butler, Barron & Stadfeld, 100 Cambridge Street, Suite 1310,
Boston, MA 02114-2570
smg +COMMONWEALTH OF MASSACHUSETTS, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,
19 STANIFORD STREET, BOSTON, MA 02114-2502
smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575,
BOSTON, MA 02203
ust +John Fitzgerald, Office of the US Trustee, 10 Causeway Street, Boston, MA 02222-1043
cr Harley-Davidson Credit Corp., P.O. Box 829009, Dallas, TX 75382-9009
16737213 +American Home Mtg Srv, Attn: Bankruptcy, 4600 Regent Blvd, Irving, TX 75063-2443
16737215 +Collection, P.O. Box 2407, Woburn, MA 01888-0707
16741507 +GMAC Mortgage, LLC, 1100 Virginia Drive, P.O. Box 8300, Fort Washington, PA 19034-8300
16737216 +Harley Davidson Financial, P.O. Box 21970, Carson City, NV 89721-1970
16737217 +Home Comings Financial, Attention: Bankruptcy Dept, 1100 Virginia Drive,
Fort Washington, PA 19034-3204

The following entities were served by electronic transmission on Mar 19, 2009.

16737212 +EDI: BECKLEE.COM Mar 19 2009 19:33:00 American Express, c/o Becket and Lee, Po Box 3001,
Malvern, PA 19355-0701
16737214 +EDI: CAPITALONE.COM Mar 19 2009 19:33:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
16804729 EDI: ECAST.COM Mar 19 2009 19:33:00 eCAST Settlement Corporation, POB 35480,
Newark NJ 07193-5480

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank Trust Company Americas as
cr* +GMAC Mortgage, LLC, 1100 Virginia Drive, P.O. Box 8300, Fort Washington, PA 19034-8300
cr* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480

TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2009

Signature:

